

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of:	Cohen
Serial No.:	09/955,464
Filing Date:	9/18/2001
For:	Systems for financial and electronic commerce
Attorney Docket No.:	4018.016

Patent Application

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Amendments to the Specification
(dated May 10, 2004)

Please amend the present application as follows:

In the Specification:

Please delete paragraph [0001], and substitute the following paragraphs:

—[0001a] The present application is a continuation under 35 U.S.C. §120 of PCT Application Serial No. PCT/US00/07457 filed March 20, 2000 (abandoned).

[0001b] PCT Application Serial No. PCT/US00/07457 is: (a) a continuation-in part of U.S. Nonprovisional Patent Application Serial No. 09/280,483 filed March 30, 1999 (patented, now Patent No. 6,422,462 B1), which claims the benefit of U.S. Provisional Patent Application Serial No. 60/079,884, filed March 30, 1998.

[0001c] PCT Application Serial No. PCT/US00/07457 is also: (b) a continuation-in-part of U.S. Nonprovisional Application Serial No. 09/369,902 filed August 6, 1999 (abandoned), which claims the benefit of U.S. Provisional Patent Application Serial No. 60/095,770, filed August 7, 1998.

[0001d] PCT Application Serial No. PCT/US00/07457 also: (c) claims the benefit of U.S. Provisional Patent Application No. 60/125,008, filed March 18, 1999, U.S. Provisional Application No. 60/130,600, filed April 22, 1999, U.S. Provisional Application No. 60/130,599 filed April 22, 1999, U.S. Provisional Application Serial No. 60/138,428 filed June 10, 1999, U.S. Provisional Application Serial No. 60/139,167 filed June 15, 1999, and U.S. Provisional Application Serial No. 60/161,283 filed October 25, 1999, and U.S. Provisional Application Serial No. 60/165,231 filed November 11, 1999.

[0001e] All rights of priority to each of those applications is claimed to the fullest extent available, and the entire contents of all of those applications are fully incorporated herein by reference.—

Dated: May 10, 2004

Respectfully submitted,



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